

Vehicle Exchange System

Field of the Invention

5 The present invention generally relates to vehicle purchase systems, and more particularly, to an exchange system accessible via a communications network which facilitates the purchase of new vehicles.

Background of the Invention

10 Purchasing a vehicle, such as a new car, is an old and established practice in the United States. Specifically, in purchasing a vehicle such as a new car, a potential purchaser typically becomes interested in the car through advertising or observing such cars in use. Such a purchaser typically must visit a dealer, however, to become more familiar with the car options and price and to negotiate an actual purchase.

15 Although visiting a dealer generally is a necessary element of the car purchasing process, many potential purchasers do not enjoy meeting with a sales person and having to negotiate a purchase. For example, a potential purchaser may want to first ascertain the various options and prices before discussing a purchase with a sales person.

In addition, visiting a dealer requires the purchaser to set aside at least a few hours of time. Even after visiting a dealer, however, the potential purchaser may not be totally comfortable in making a purchasing decision. For example, the purchaser may want to visit a number of other dealers to determine a competitive price for the particular car of interest. The purchaser, therefore, may visit a number of dealers that are within a reasonable distance from the purchaser's residence. Visiting many dealers usually requires a significant amount of time. It is not unusual for a potential purchaser to spend weeks visiting various dealers in an attempt to understand and locate the best deal.

Further, once a purchaser identifies a particular car, the purchaser then typically attempts to negotiate the best price from the dealer. These negotiations, for many purchasers, are the most difficult steps in the car purchasing process. Further, when coupled with options, factory invoice, advertised specials and volume buyer discounts, these negotiations may become complex and confusing.

In an attempt to assist car purchasers in the purchase of a new car, many types of services have been created. For example, magazines provide potential purchasers with detailed information regarding particular cars. Some services provide a wide variety of information accessible through a computer network such as Internet.

Known magazines and systems, however, generally do not fully facilitate negotiating the car price. For example, although the purchaser may be better informed, in general, about a particular car as a result of reviewing a particular magazine source, the purchaser may not be provided with the price or the detailed information with respect to cars readily available within a specific geographic region. In addition, in known magazines and "on-line" services, all pricing information is limited to "list" price and "invoice" price, and possibly a suggested discount percentage. Further, such systems do not provide a mechanism to allow a potential purchaser to "lock in" a final purchase price. Also, such magazines and systems do not eliminate the negotiation process and in some instances in which unrealistic expectations are created, may even make the negotiations more difficult.

Accordingly, it would be desirable and advantageous to provide a car exchange system which enables a potential car purchaser to easily and quickly review all options, factory discounts and other information regarding specific car configurations of interest in combination with final pricing information for cars in a particular geographic region. It also would be desirable and advantageous to eliminate the car purchase negotiation process by providing an exchange system which enables a potential car purchaser to ascertain the best price for a particular car and to "lock in" to a specific

dealer offer via the system without having to make prior direct contact with a particular dealer.

5 An object of the present invention is to simplify and reduce the time required, for both the buyer and seller, in completing a vehicle sales transaction.

 Another object of the present invention is to enable potential purchasers to quickly and easily ascertain dealer offers for the sale of cars in a particular geographic region of interest.

10 Still another object of the present invention is to provide a car exchange system which enables a potential car purchaser to easily and quickly review all options, factory discounts and other information regarding specific car configurations of interest in combination with final pricing information for cars in a particular geographic region.

15 Yet another object of the present invention is to provide an exchange system which enables a potential car purchaser to ascertain the best price for a particular car and to "lock in" to a specific dealer offer via the system without having to make prior direct contact with a particular dealer.

Summary of the Invention

20 These and other objects and advantages are achieved by a car exchange system which includes, in one embodiment, a file server having a

plurality of databases storing specific information related to cars offered for sale by dealers. The exchange system further includes a processor coupled to the databases and programmed to perform certain tasks in response to price inquiries, special requests, offers to sell, offers to buy and acceptance of such offers.

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Specifically, the exchange system is coupled to a communications link, such as the telephone lines or the Internet. A potential car purchaser may access, from a remote site, the exchange system via the network, and submit requests to such system. In response to some requests, the system processor retrieves stored data from the respective databases, and causes such data to be transmitted to the remote site for display. The exchange system also executes certain functions in response to commands and data transmitted from dealer sites and institution sites, e.g., banks or other lenders. The system enables a potential purchaser to, for example, browse the offers in a particular geographic region for the particular car and options of interest and to lock-in to a particular offer to sell.

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The system described above enables a potential car purchaser to easily and quickly review all final pricing information for a variety of cars and configurations in a particular geographic region. In addition, such system eliminates, if desired by the buyer, the negotiation process by enabling a potential car purchaser to "lock in" a specific dealer offer via the system.

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Brief Description of the Drawings

Figure 1 illustrates a system architecture for a system in accordance with one embodiment of the present invention.

5 Figure 2 is a functional block diagram illustrating the tasks performed by each hardware block shown in Figure 1.

Figure 3 illustrates the system database structure for the system illustrated in Figure 1.

Figure 4 illustrates a sequence of steps executed by one embodiment of the exchange system as part of the car purchasing process.

10 Figure 5 illustrates the various administrative tasks performed by the exchange system.

Figure 6 illustrates one embodiment of a sequence of process steps executed to access the exchange system.

15 Figure 7 illustrates a sequence of process steps to be performed in connection with creating a dealer account in the exchange system.

Figure 8 illustrates the process steps executed in connection with updating configuration data stored in the configuration database of the system.

20 Figure 9 illustrates the sequence of process steps executed in loading dealer offers into a system database.

Figure 10 illustrates a sequence of process steps associated with executing offers to buy and special requests.

Figure 11 illustrates a sequence of process steps associated with enabling a dealer to review/update prior offers contained in the offer to sell database of the system.

Figure 12 illustrates a sequence of process steps executed in connection with acknowledgement of acceptance of an offer.

Detailed Description of the Drawings

Figure 1 illustrates a system architecture for a system 20 which includes a communications network 22 having multiple branches 24A-B. Network 22 may, for example, be a wide area network such as the network known as "Internet" or may be one of many other types of networks. Accordingly, although one embodiment of the present invention is described below in the context of a network such as Internet, it should be understood that the present invention may be used in connection with many other types of communications networks.

One embodiment of an exchange system 26 is illustrated in Figure 1 as being coupled to network 22 via a multi-line communications control and router 28. System 26 includes, for example, a file server having a processor and memory storage. Such file servers are commercially available, such as

the IBM RS-600 or HP-9000. Databases 30A-B and 32 are illustrated as forming a part of system 26. Databases 30A-B and 32 would, for example, be part of the memory storage of the file server.

Administration database 30A is utilized for storing data related to tasks executed by system 26. Configurations database 30B stores data related to specific car configurations which may be accessed, via network 22, from remote sites. Database 32 includes a price inquiries database 34A, an offer to buy and special request database 34B, an accepted offers database 34C and an offers to sell ("prices") database 34D. A plurality of personal computers such as personal computers 36A and 36B are coupled to system 26 via a local area network (LAN) to enable access to system 26 without requiring access to network 22.

Buyer sites 38 and dealer sites 40 are shown as being coupled to branch 24B of network 22. Particularly, potential buyers, through personal computers and modems 42A and 42B, may access exchange system 26 via network 22. Similarly, dealers, through personal computers and modems 44A and 44B, may access exchange system 26 via network 22. Of course, the functions performed by system 26 for such buyers and dealers are different, as explained hereinafter in more detail.

Institution sites 46 are shown as being coupled to branch 24A of network 22. Such institutions may include lending institutions such as

banks. Institutions may access exchange system 26 through modem 48, coupled to a file server 50 having a car buying service accounts database 52, and via personal computers 54A and 54B. Account information for car purchases made by buyers at buyer sites 38 via system 26 may be stored in database 52.

It should be understood, of course, that the architecture illustrated in Figure 1 may vary depending upon the network utilized. Also, many additional buyer sites 38, dealer sites 40 and institution sites 46 may be coupled to system 26. Further, a geographic area such as a country, e.g., the United States of America, could be divided into regions with separate systems 26 serving such regions.

Figure 2 illustrates, for sites 38, 40 and 46 and system 26, some functions performed at such sites 38, 40 and 46 and by system 26. More specifically, with respect to system 26, car configuration master files which include a base description, an options description and descriptions of other information pertinent to particular cars, are maintained by system 26. System 26 also maintains specific accounts related to dealers, buyers and institutions that use system 26. Certain activities also are tracked, for example, for buyer inquiries, offers and special requests, by system 26. Further, dealer price offer activity and specific price offers are maintained within databases in system 26.

With respect to buyer sites 38, at such sites, a potential buyer may, via personal computer and modem 42A-B, enter commands to cause system 26 to execute routines to enable such buyer to review pricing, make offers, special requests and accept a dealer offer. At dealer sites 40, dealers may, via personal computer and modem 44A-B, enter commands to cause system 26 to execute routines to enable such dealer to, by a mass upload to system 26 or by exception, maintain offers by base model and options in databases of system 26. In addition, dealers may respond to specific buyer acceptances and special requests communicated to dealer sites 40 from buyer sites 38 via system 26. The manner in which certain functions are executed by system 26 is described hereinafter in more detail.

At institution sites 46, institutions may provide pricing service for customers, such as providing, via system 26, information regarding loans. Such institutions may also maintain, in file server 50, information regarding individual accounts and offers.

Car configuration services 56 may provide data to system 26 related to particular car makes and models. In this manner, system 26 may compliment existing services which provide, on-line, car configuration information.

Figure 3 illustrates various types of information stored in databases 30B and 34A-E of exchange system 26. No particular hierarchy is intended

to be expressed or implied by the arrows shown in Figure 3. Rather, such arrows are only intended to facilitate an understanding of such data and the interrelationships. Further, it should be understood that although specific databases are referred to, the data in any one of the databases may be distributed or combined in many different configurations with data from other databases. Therefore, the database configuration illustrated in Figure 3 and described below is provided primarily to facilitate an understanding of system 26, and should not be construed as a limitation of system 26.

Referring specifically to Figure 3, in configurations database 30B, information regarding new cars is stored. Such information includes, for each designated car, make, model, style and options information. Such information typically provides a detailed description of each particular car. Note that although information regarding a particular car may be stored in configurations database 30B, a particular dealer may not have made a specific offer for that specific configuration. Therefore, data stored in configurations database 30B may not necessarily match information stored in offers to sell database 34D.

With respect to offers to sell database 34D, information such as an identification of the dealer making an offer, the dealer region, and pricing information by make/model, style and options is stored. Such information

identifies, by dealers having specific geographic selling locations, offers to sell certain cars.

In price inquiries database 34A, information related to potential buyer inquiries is stored. Such information includes an identification of each
5 buyer, by identification number, who makes an inquiry to offers to sell database 34D, the buyer's geographic region, and the car make/model, style and options which were the subject of the buyer inquiry.

Buyer offers and special request database 34B is utilized by system 26 for storing information related to offers made by buyers and special requests
10 made by potential buyers, via system 26, to a dealer. For example, a buyer may request an updated price offer based on a unique selection of options. For each such buyer offer and special request, buyer and dealer identifications, geographic region, and make/model, style and options information is stored in database 34B.

15 System 26 stores, in accepted offers database 34C and for each offer accepted via system 26, an identification of the buyer and dealer and an offer number, which is assigned to the accepted offer by system 26. Such information may be used, for example, for billing purposes.

20 With respect to administration database 34E, information related to dealer accounts, buyer accounts, and geographic locations for buyers and

dealers is stored. Also, institution accounts, transactions logs, system billing, and accounts receivable information is stored in such database 34E.

As pointed out above, the specific architecture and structure of databases 30B and 34A-E may, of course, vary and is not limited to the specific structure illustrated in Figure 3. In addition, although databases 30B and 34A-E are shown as being separate, such databases could be consolidated or distributed in many other configurations. Further, information in addition to the specific data described above could be stored in, and form a part of, such databases.

Figure 4 illustrates functions 100 performed by exchange system 26. Functions 100 are illustrated in a logic diagram form. However, it should be understood that such functions 100 could be performed in any sequence, in a distributed manner, or in parallel, and no specific execution order is intended, expressed or implied, by such flow. Also, any one of the functions illustrated in Figure 4 could be performed without necessarily performing, within a certain time limitation, any of the other functions.

Referring now particularly to Figure 4, upon initialization 102 of system 26, functions performed by system 26 include maintaining dealer, buyer and institution accounts 104, maintaining new car configuration masters 106, and maintaining price offers by dealers by make, model, style and options 108. Such maintenance functions are described hereinafter in

more detail and generally require maintaining current information in the various databases of system 26.

5 Exchange system 26 also validates price offers 110. For example, once a dealer at a dealer site 40 communicates a specific offer to sell a car, system 26, prior to loading such offer in database 34D, displays the information which is the subject of the offer to the dealer. If the information is correct, the dealer enters a command on computer 44A, for example, and system 26 then loads the validated information into database 34D.

10 System 26 also is configured to determine, upon receiving a buyer command, a low market price 110 for a selected specific configuration within a designated geographic region. Particularly, a potential buyer at a buyer site 38 may want to place a specific "offer to buy" or identify a specific desired car configuration and a particular geographic region in which such buyer would be willing to travel within to obtain a car. Such information is
15 then loaded into computer 42A, for example, through a graphical user interface. Such information is then transmitted to system 26. Using such inputted information, offers to sell database 34D is scanned to identify matches for the selected car configuration offered for sale in the selected geographic region. The selling prices are then compared for such matches,
20 and the lowest selling price is then caused to be displayed by system 26 at computer 42A. Exchange system 26 also enables, upon receipt of a buyer

command, a buyer to review dealer price offers 112 for a variety of cars.

If a buyer desires to make an offer or a special request of a dealer, such requests may be made to a dealer 114 through system 26. Exchange system 26 also enables a buyer to review and update pricing inquiries 116, and if a buyer accepts a dealer offer via system 26, system 26 generates a buyer acceptance notification 118.

With respect to offers to buy and special requests 114, exchange system 26 communicates such offers and requests to the buyer designated dealer and enables such dealer to respond to the offer or request via system 26. If a dealer response to a special request is acceptable, the buyer may accept the dealer's offer and system 26 will generate acceptance notification 118. Exchange 26 also generates, for the dealer, a notification of offer acceptance 122. Of course, if a dealer accepts an offer to buy 114, exchange 26 generates a notification of the dealer acceptance.

Administration tasks performed by system 26 generate data to be stored in administration database 38 (Figure 1). More specifically, and as shown in Figure 5, system 26 monitors account activity and data 124, manages deposits and credits 126, maintains account billings and collections 128 and performs periodic backup and file storage operations 130. Data related to such activities is loaded in administration database 30A and may

later be utilized, for example, to generate buyer and dealer billing for access and use of system 26.

Figure 6 illustrates a sequence of process steps 150 executed in connection with performing a buyer sign-on 152 to exchange 26.

5 Specifically, to perform a sign-on 152 at a buyer site 38 (Figure 1), personal computer 42A, for example, first accesses network 22 via an on-line service 154 such as CompuServe. A link 156 is established through communications network 22 with system 26. System 26 then requests buyer identification information to determine whether the specific user is a first-time potential
10 buyer 158. If the buyer is a first time user, then buyer information is added 160 to the administration database 30A. System 26 then validates the buyer's entries 162, for example, by displaying such entries to the buyer at computer 42A. If all the entries are not correct 164, then the buyer may edit such entries. Otherwise, if the entries have been correctly entered, system 26
15 acknowledges proper access by the buyer and displays a menu 166 at personal computer 42A, for example. If the buyer is not a first-time buyer, operations would proceed directly to acknowledging the buyer and displaying a menu 166.

The menu displayed to a buyer, for example, is a graphical user
20 interface which enables the buyer to select from various options such as shopping 168, offers 170, and account 172. Once the buyer has selected an

option, system 26 responds to such selection. For example, if the buyer selects "shopping" 168, since this service is not executed by system 26, system 26 prompts the buyer to logoff system 26. On the other hand, if the buyer selects "offers" 170, then system 26 executes the sequence of process steps associated with reviewing dealer price offers 176. If the user selects account 172, then system 26 will cause account activity 178 for the subject buyer to be displayed at the buyer's computer.

Figure 7 illustrates a sequence of process steps 200 associated with a dealer sign-on operation 202. Specifically, a dealer accesses system 26 through a personal computer and modem configuration 44A, for example, through branch 24B of network 22. A communications link is then completed with system 26. Once a dealer has accessed system 26, system 26 determines whether the particular dealer is a new dealer to the system 204. Such a determination is made, for example, by checking the administration database 30A for the dealer identification.

If the dealer is a new dealer to system 26, then the dealer is prompted to enter name, address, contact, telephone and fax information 206. System 26 then assigns the dealer an identification number and an SMSA region 208. System 26 also sets all account balances for the dealer to zero 210 and adds the dealer account 212 to administration database 30A. Once such an

account is established, the dealer may update the dealer account master information 214 stored in administration database 30A.

5 If the dealer is not a new dealer 204, then system 26 will prompt the dealer and request entry of new or updated data 216. A dealer may update information in any and all fields for information stored by system 26 with respect to such dealer 218. Once such data has been entered, then system 26 updates the account master for the dealer 214 stored in administration database 30A. Once all such information has been entered and stored by system 26, all the updated account information is caused, by system 26, to be
10 displayed at personal computer 44A, for example, to enable the dealer to review such information and to ensure its correctness 216.

Figure 8 illustrates a sequence of process steps 250 executed by system 26 to perform a batch update 252 of all car configuration data stored in configuration database 30B. Particularly, process steps 250 would be
15 executed by system 26 on a weekly or some other regular basis. Such update would be performed to ensure that all new master files related to cars being offered through system 26 have been updated and saved in an appropriate manner.

Referring to process 250 in more detail, system 26 first reads/uploads
20 the latest source file configurations from configurations database 30B. System 26 also may read/upload configurations from other sources such as

third party configuration sources 56. Once such configurations are uploaded into active memory of system 26, then the newly entered car configurations since the last batch update, which may be stored in a buffer memory, are compared with the existing configurations in configurations database 30B at step 256. If for any particular car configuration such configuration does not exist in configuration database 30B, a new record is created for such new car configuration 258 and the new record is added to the other records which will be stored in configurations database 30B. If the car configuration is already stored in configurations database 30B, then operations proceed to block 260, where all information is updated 260 by copying all records in active memory of system 26 to configurations data base 30B. Such updated information in configurations database 30B forms the new master records which may be accessed by both buyers and dealers as described above.

Figure 9 illustrates a sequence of process steps 300 which would be performed by dealer at a dealer site 40 on a personal computer and modem configuration 44A, for example, to enter an offer into system 26. More specifically, once a dealer at a dealer site 40 has initialized 302 system 26, system 26 prompts 304 such dealer as to whether such dealer would like to update dealer data stored in the various databases of system 26. System 26 then merges 306 information from car configurations database 30B for the most recently updated master records and from the offers to sell database

34D. Such information is merged by system 26 to form an integrated new record for an interim dealer's offer file at site 40 displayed at computer 44A.

If the dealer determines to update or create new records, the dealer may modify the records as displayed and upon completion of such updating, the new/updated records are loaded to form an updated offers to sell database

34D. The dealer at the dealer site 40 also is prompted by system 26 as to whether such dealer would like to update the offers to sell database 34D for the dealer's records by exception 308. If a dealer does desire to update such offers by exception, then such dealer may update specific information, such as pricing information, by a selected amount or percentage 310. Such updated information is stored in the interim file and may subsequently be loaded into database 34D by system 26 at step 318.

If a dealer does not desire to update such offers by exception, the dealer is then prompted by system 26 as to whether such dealer would desire to update the pricing information for each configuration by a fixed amount or percentage 312. If a dealer would like to perform such an update, the dealer may indicate the general dollar amount mark-up or percentage over factory invoice at 314. Again, such updated information is stored in the interim file and may subsequently be loaded into database 34D by system 26.

If the dealer does not desire to perform any such updates, or once such updates have been completed via step 318, then system 26 causes the

display at dealer site 40 to indicate that the price offer database update has been completed 316.

Administration database 30A is then updated with new account balances for the dealer performed functions 320. The dealer could, of course, have a price offer report printed-out at dealer site 40. If the dealer
5 selects to have such information printed, then the price offer report is printed-out at the dealer site 40 from the updated records in offer to sell database 34D for that dealer by make, model, options and style.

Internally within system 26, and for current records within offers to sell database 34D for each car configurations, such records may be sorted by
10 configuration to identify and store such information by lowest offer first. Such information may be stored in database 34D for all offers to sell in this manner.

Figure 10 illustrates a sequence of process steps 350 associated with enabling a buyer at buyer site 38 to make an offer to buy in a selected
15 geographic region or a special request to a specific dealer at a dealer site 40 via exchange system 26. Such operations are referred to as an offer to buy or a special dealer request. Particularly, once a buyer accesses 352 system 26 at a buyer site 38, the buyer sign-on process is executed as illustrated in
20 Figure 6 as process 150. Through such sequence of process steps, buyer

information may be reviewed and revised 352 from administration database 30A.

5 The buyer may then enter and select a make, model, options and style of car which the buyer desires to purchase 354. The buyer then selects whether to make an "offer to buy" or a "request" 358. If the buyer desires to make an offer to buy, then the buyer enters and validates the specific car configuration related to the offer 360. Once such configuration information is entered, the buyer then enters the price 362 and selected geographic regions 364. Exchange system 26 then receives this information and sends
10 an offers message to dealers within the selected geographic region 366 and updates offers to buy/special request database 34B.

If the buyers desires to make a request 358, then the buyer enters and validates the car configuration data related to the request 370, enters special options 372, and selects a specific dealer from the account master in database
15 30A of system 26. Exchange system 26 then receives the special requests, transmits the request to the specified dealer and updates the special requests database 34B with a copy of the subject request. The message may be stored, for example, at the personal computer 44A at the selected dealer site
40 and the message may be stored in an E-mail location specified by the
20 dealer.

Figure 11 illustrates a sequence of process steps 400 which would be executed by system 26 in connection with a buyer accepting a dealer offer from the offers stored in offer to sell database 34D. Particularly, a buyer at a buyer site 38, on a personal computer 42A, for example, accesses 402 system 26 and indicates whether the buyer wants to review existing dealer offers by configuration 404. If the buyer wants to review such existing configuration and price selections, then such information is obtained from the offers to sell database 34D and from any dealer responses in special requests database 34B, and such information is displayed to the potential buyer at step 406.

The buyer may add, change or delete a particular car configuration as indicated at a step 408. Specifically, if a buyer selects or desires to delete a particular configuration, the make, model, option and style would be deleted from the buyer's price inquiries which are stored in the price inquiries database 34A into the local memory of personal computer 42A.

Once a buyer has selected a particular configuration which the buyer desires to have pricing information on, system 26 first determines whether such a configuration is a valid configuration 410. Such a determination is made, for example, by comparing the selected configuration with the configurations stored in configurations database 30B. If the configuration is

not valid, then operations return to step 408 in which a buyer may select a different configuration.

5 If the configuration is valid, operations proceed to step 412 in which for the particular configurations selected, the prices are obtained by system 26 from the offer to sell database 34D and such information is added to the particular configuration information currently then being displayed at personal computer 34A and are added to the price inquiry database 34A. If, upon the buyer's review, there is at least one offer which is acceptable 414, system 26 validates acceptance of the offer by rechecking the data and
10 ensuring that the offer to sell from offer to sell database 34D is still current 420. If such information is validated, then the accepted offer information is stored in accepted offers database 34C and for the particular dealer and buyer, the account balances are updated 422 and stored in a buyer's accounts transaction log in system 26. If no offers are acceptable 414, processing
15 proceeds directly to step 422.

Figure 12 illustrates a sequence of process steps 450 executed by system 26 in connection with the dealer and buyer introduction process 452. Particularly, once a buyer has accepted an offer in accordance with the sequence of steps 400 as illustrated in Figure 11, the dealer that made the
20 offer is informed of such acceptance by system 26 and may acknowledge, via personal computer 44A at dealer site 40, for example, the particular

acceptance of the offer or a special request as stored in accepted offers database 34C and special request database 34B, as indicated at step 454.

Once the dealer receives information regarding such an acceptance as set forth in step 454, then the dealer may make contact with the potential
5 buyer 456 via E-mail, telephone or even through system 26. If the transaction is concluded between the buyer and the dealer, then accepted offers database 34C is updated by the dealer at dealer site 40 and system 26 at step 458. System 26 then executes administrative tasks with database 30A as indicated at 460 and the dealer account, buyer account, transaction log is
10 updated in administration database 30A.

The above described system 26 enables a potential car purchaser to easily and quickly review all options, factory discounts and other information regarding specific car configurations of interest in combination with final
pricing information for cars in a particular geographic region. System 26
15 also eliminates the car purchase negotiation process by enabling a potential car purchaser to ascertain the best price for a particular car and to "lock in" to a specific dealer offer via the system without having to make prior direct contact with a particular dealer.

From the preceding description of an embodiment of the present
20 invention, it is evident that the objects of the invention are attained.
Although the invention has been described and illustrated in detail, it is to be

clearly understood that the same is intended by way of illustration and example only and is not to be taken by way of limitation. Accordingly, the spirit and scope of the invention are to be limited only by the terms of the appended claims.